



P.O. Box 558
Wayne, NJ 07474-0558

Last Statement:
Statement Ending:
Page:

January 31, 2025
February 28, 2025
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NEW JERSEY ORTHOPAEDIC INSTITUTE LLC
OPERATING ACCOUNT
504 VALLEY RD SUITE 200
WAYNE NJ 07470-3534



Email: contactus@valley.com



Visit Us Online: www.valley.com



Mail To: 1720 Route 23, Wayne, NJ 07470

Account Statement

BUSINESS ANALYSIS CHECKING - XXXXXX9931

SUMMARY FOR THE PERIOD: 02/01/25 - 02/28/25

NEW JERSEY ORTHOPAEDIC INSTITUTE LLC

| | | | | | | |
|-------------------|---|--------------------------|---|----------------------------|---|----------------|
| Beginning Balance | + | Deposits & Other Credits | - | Withdrawals & Other Debits | = | Ending Balance |
| \$53,722.65 | | \$207,775.91 | | \$216,246.87 | | \$45,251.69 |

TRANSACTIONS

| Date | Description | Withdrawals & Other Debits | Deposits & Other Credits | Balance |
|-------|---|----------------------------|--------------------------|-------------|
| | Beginning Balance | | | \$53,722.65 |
| 02/03 | ACH CREDIT OXFORD HEALTH IN HCCLAIMPMT 35862050*106111851 5*000006111\ | | \$116.10 | \$53,838.75 |
| 02/03 | ACH CREDIT HORIZON HCCLAIMPMT 0075387844*1220999 690\ | | \$150.54 | \$53,989.29 |
| 02/03 | ACH CREDIT HORIZON HCCLAIMPMT 0027850081*1220999 690\ | | \$320.24 | \$54,309.53 |
| 02/03 | ACH CREDIT AARP Supplementa HCCLAIMPMT 11197113647*136273 9571*000036273\ | | \$1,583.40 | \$55,892.93 |
| 02/03 | ACH CREDIT NOVITAS HCCLAIMPMT 898475616*12052961 37~ | | \$4,678.38 | \$60,571.31 |
| 02/03 | ACH CREDIT MERCHANT BANKCD DEPOSIT 250203 447202026889 | | \$10.00 | \$60,581.31 |
| 02/03 | ACH CREDIT MERCHANT BANKCD DEPOSIT 250203 447202026889 | | \$1,440.70 | \$62,022.01 |
| 02/03 | ACH CREDIT MERCHANT BANKCD DEPOSIT 250203 447202026889 | | \$5,497.11 | \$67,519.12 |
| 02/03 | ACH DEBIT | -\$92.89 | | \$67,426.23 |



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TRANSACTIONS (continued)

| Date | Description | Withdrawals & Other Debits | Deposits & Other Credits | Balance |
|-------|---|-------------------------------|-----------------------------|-------------|
| | MERCHANT BANKCD FEE 250203 447202026889 | | | |
| 02/03 | ACH DEBIT MERCHANT BANKCD DISCOUNT 250203 447202026889 | -\$1,856.86 | | \$65,569.37 |
| 02/04 | ACH CREDIT 9220999690 HCCLAIMPMT 0075006797*1220999 690\ | | \$52.47 | \$65,621.84 |
| 02/04 | ACH CREDIT HORIZON HCCLAIMPMT 0075398510*1220999 690\ | | \$110.47 | \$65,732.31 |
| 02/04 | ACH CREDIT HORIZON HCCLAIMPMT 0075393145*1220999 690\ | | \$156.28 | \$65,888.59 |
| 02/04 | ACH CREDIT UNITEDHEALTHCARE HCCLAIMPMT W312140539*1411289 245*000087726\ | | \$164.83 | \$66,053.42 |
| 02/04 | ACH CREDIT HORIZON HCCLAIMPMT 0027867184*1220999 690\ | | \$382.89 | \$66,436.31 |
| 02/04 | ACH CREDIT HORIZON HCCLAIMPMT 0027857688*1220999 690\ | | \$413.71 | \$66,850.02 |
| 02/04 | ACH CREDIT AARP Supplementa HCCLAIMPMT 11197820880*136273 9571*000036273\ | | \$450.45 | \$67,300.47 |
| 02/04 | CHECKING WITHDRAWAL | -\$65,550.00 | | \$1,750.47 |
| 02/05 | ACH CREDIT HORIZON HCCLAIMPMT 0027873872*1220999 690\ | | \$39.18 | \$1,789.65 |
| 02/05 | ACH CREDIT NOVITAS HCCLAIMPMT 898481877*12052961 37~ | | \$87.71 | \$1,877.36 |
| 02/05 | ACH CREDIT WELLCARENEWJERSE HCCLAIMPMT 1001361127*1208017 319\ | | \$153.15 | \$2,030.51 |
| 02/05 | ACH CREDIT GEHA UMR HCCLAIMPMT CN1742811681698502 8527503*1391995276 *0000UMR01\ | | \$90.26 | \$2,120.77 |
| 02/05 | ACH CREDIT UnitedHealthcare HCCLAIMPMT S5201793*141128924 5*000087726\ | | \$104.70 | \$2,225.47 |
| 02/05 | ACH CREDIT Clover Health In HCCLAIMPMT 3466089*1310522223 *000013285\ | | \$968.55 | \$3,194.02 |
| 02/05 | ACH CREDIT MERCHANT BANKCD DEPOSIT 250205 447202026889 | | \$2,356.61 | \$5,550.63 |
| 02/05 | ACH DEBIT PROGRESSIVEB-875 SIGONFILE 250205 2XMKYH | -\$13,706.85 | | -\$8,156.22 |



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TRANSACTIONS (continued)

| Date | Description | Withdrawals & Other Debits | Deposits & Other Credits | Balance |
|-------|---|-------------------------------|-----------------------------|-------------|
| 02/06 | ACH CREDIT OXFORD HEALTH IN HCCLAIMPMT 35997668*106111851 5*000006111\ | | \$68.98 | -\$8,087.24 |
| 02/06 | ACH CREDIT HEALTHIER NJ CL HEALTHIER TRN*1*0001250868*2 843673030\ | | \$139.17 | -\$7,948.07 |
| 02/06 | ACH CREDIT HORIZON HCCLAIMPMT 0027882433*1220999 690\ | | \$701.88 | -\$7,246.19 |
| 02/06 | ACH CREDIT HORIZON HCCLAIMPMT 0075404483*1220999 690\ | | \$914.75 | -\$6,331.44 |
| 02/06 | ACH CREDIT NOVITAS HCCLAIMPMT 898486981*12052961 37~ | | \$6,587.21 | \$255.77 |
| 02/06 | ACH CREDIT MERCHANT BANKCD DEPOSIT 250206 447202026889 | | \$2,817.73 | \$3,073.50 |
| 02/06 | PAID ITEM FEE FOR OVERDRAFT ACH DEBIT 111924686780978 | -\$30.00 | | \$3,043.50 |
| 02/07 | ACH CREDIT HORIZON HCCLAIMPMT 0075410081*1220999 690\ | | \$11.26 | \$3,054.76 |
| 02/07 | ACH CREDIT 9220999690 HCCLAIMPMT 0075008550*1220999 690\ | | \$34.22 | \$3,088.98 |
| 02/07 | ACH CREDIT HORIZON HCCLAIMPMT 0027892300*1220999 690\ | | \$72.12 | \$3,161.10 |
| 02/07 | ACH CREDIT AARP Supplementa HCCLAIMPMT 11200054943*136273 9571*000036273\ | | \$36.89 | \$3,197.99 |
| 02/07 | ACH CREDIT OXFORD HEALTH IN HCCLAIMPMT 36077522*106111851 5*000006111\ | | \$49.57 | \$3,247.56 |
| 02/07 | ACH CREDIT Optum HCCLAIMPMT 2795122238*1300029 448*0000LIFE1\ | | \$203.05 | \$3,450.61 |
| 02/07 | ACH CREDIT Clover Health In HCCLAIMPMT 3473783*1310522223 *000013285\ | | \$539.53 | \$3,990.14 |
| 02/07 | ACH CREDIT NOVITAS HCCLAIMPMT 898490641*12052961 37~ | | \$4,369.33 | \$8,359.47 |
| 02/07 | ACH CREDIT MERCHANT BANKCD DEPOSIT 250207 447202026889 | | \$931.28 | \$9,290.75 |
| 02/10 | ACH CREDIT OXFORD HEALTH IN HCCLAIMPMT 36101427*106111851 5*000006111\ | | \$51.72 | \$9,342.47 |
| 02/10 | ACH CREDIT | | \$97.20 | \$9,439.67 |





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TRANSACTIONS (continued)

| Date | Description | Withdrawals & Other Debits | Deposits & Other Credits | Balance |
|-------|---|-------------------------------|-----------------------------|-------------|
| | HORIZON HCCLAIMPMT 0027902023*1220999 690\ | | | |
| 02/10 | ACH CREDIT HORIZON HCCLAIMPMT 0075415315*1220999 690\ | | \$106.26 | \$9,545.93 |
| 02/10 | ACH CREDIT UnitedHealthcare HCCLAIMPMT S5424020*141128924 5*000087726\ | | \$116.57 | \$9,662.50 |
| 02/10 | ACH CREDIT AARP Supplementa HCCLAIMPMT 11200739415*136273 9571*000036273\ | | \$414.85 | \$10,077.35 |
| 02/10 | ACH CREDIT MERCHANT BANKCD DEPOSIT 250210 447202026889 | | \$15.00 | \$10,092.35 |
| 02/10 | ACH CREDIT MERCHANT BANKCD DEPOSIT 250210 447202026889 | | \$603.33 | \$10,695.68 |
| 02/10 | ACH CREDIT MERCHANT BANKCD DEPOSIT 250210 447202026889 | | \$1,426.23 | \$12,121.91 |
| 02/10 | CHECKING WITHDRAWAL | -\$9,010.00 | | \$3,111.91 |
| 02/11 | ACH CREDIT HORIZON HCCLAIMPMT 0075420675*1220999 690\ | | \$24.83 | \$3,136.74 |
| 02/11 | ACH CREDIT UnitedHealthcare HCCLAIMPMT 36162256*141128924 5*000087726\ | | \$14.17 | \$3,150.91 |
| 02/11 | ACH CREDIT 9220999690 HCCLAIMPMT 0075011082*1220999 690\ | | \$44.98 | \$3,195.89 |
| 02/11 | ACH CREDIT HORIZON HCCLAIMPMT 0027919935*1220999 690\ | | \$270.29 | \$3,466.18 |
| 02/11 | ACH CREDIT AARP Supplementa HCCLAIMPMT 11201522696*136273 9571*000036273\ | | \$505.54 | \$3,971.72 |
| 02/11 | ACH CREDIT HORIZON HCCLAIMPMT 0075426120*1220999 690\ | | \$551.89 | \$4,523.61 |
| 02/11 | ACH CREDIT NOVITAS HCCLAIMPMT 898497908*12052961 37~ | | \$4,308.00 | \$8,831.61 |
| 02/11 | ACH DEBIT CLOVER APP CLOVER APP 250211 | -\$74.64 | | \$8,756.97 |
| 02/12 | ACH CREDIT NJ AMBETTER CLAI HCCLAIMPMT 0922729688*1203174 593\ | | \$96.30 | \$8,853.27 |
| 02/12 | ACH CREDIT HORIZON HCCLAIMPMT 0027926354*1220999 690\ | | \$140.65 | \$8,993.92 |
| 02/12 | ACH CREDIT | | \$60.26 | \$9,054.18 |





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TRANSACTIONS (continued)

| Date | Description | Withdrawals & Other Debits | Deposits & Other Credits | Balance |
|-------|---|-------------------------------|-----------------------------|-------------|
| | OXFORD HEALTH IN HCCLAIMPMT 36181575*106111851 5*000006111\ | | | |
| 02/12 | ACH CREDIT Optum HCCLAIMPMT 2802539274*1300029 448*0000LIFE1\ | | \$76.15 | \$9,130.33 |
| 02/12 | ACH CREDIT Clover Health In HCCLAIMPMT 3497594*1310522223 *000013285\ | | \$436.68 | \$9,567.01 |
| 02/12 | ACH CREDIT Clover HMO of Ne HCCLAIMPMT 3482735*1384057194 *000013285\ | | \$539.04 | \$10,106.05 |
| 02/12 | ACH CREDIT Clover Health In HCCLAIMPMT 3495192*1310522223 *000013285\ | | \$1,221.07 | \$11,327.12 |
| 02/12 | ACH CREDIT MERCHANT BANKCD DEPOSIT 250212 447202026889 | | \$1,598.59 | \$12,925.71 |
| 02/12 | ACH DEBIT GF Genesis Fi 250212 | -\$1,492.63 | | \$11,433.08 |
| 02/13 | ACH CREDIT 9220999690 HCCLAIMPMT 0075011952*1220999 690\ | | \$32.62 | \$11,465.70 |
| 02/13 | ACH CREDIT 4220999690 HCCLAIMPMT 0085033341*1220999 690\ | | \$146.87 | \$11,612.57 |
| 02/13 | ACH CREDIT OXFORD HEALTH IN HCCLAIMPMT 36236689*106111851 5*000006111\ | | \$187.36 | \$11,799.93 |
| 02/13 | ACH CREDIT HORIZON HCCLAIMPMT 0075431784*1220999 690\ | | \$286.57 | \$12,086.50 |
| 02/13 | ACH CREDIT HORIZON HCCLAIMPMT 0027935342*1220999 690\ | | \$390.97 | \$12,477.47 |
| 02/13 | ACH CREDIT AARP Supplementa HCCLAIMPMT 11202940335*136273 9571*000036273\ | | \$502.90 | \$12,980.37 |
| 02/13 | ACH CREDIT NOVITAS HCCLAIMPMT 898505816*12052961 37~ | | \$3,374.28 | \$16,354.65 |
| 02/13 | ACH CREDIT MERCHANT BANKCD DEPOSIT 250213 447202026889 | | \$3,069.49 | \$19,424.14 |
| 02/14 | ACH CREDIT 7220999690 HCCLAIMPMT 0065038529*1220999 690\ | | \$122.52 | \$19,546.66 |
| 02/14 | ACH CREDIT HORIZON HCCLAIMPMT 0027945064*1220999 690\ | | \$244.85 | \$19,791.51 |
| 02/14 | ACH CREDIT HORIZON HCCLAIMPMT 0075437129*1220999 690\ | | \$267.56 | \$20,059.07 |



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TRANSACTIONS (continued)

| Date | Description | Withdrawals & Other Debits | Deposits & Other Credits | Balance |
|-------|---|-------------------------------|-----------------------------|--------------|
| 02/14 | ACH CREDIT Clover Health In HCCLAIMPMT 3507400*131052223 *000013285\ | | \$912.28 | \$20,971.35 |
| 02/14 | ACH CREDIT AARP Supplementa HCCLAIMPMT 11203511846*136273 9571*000036273\ | | \$971.76 | \$21,943.11 |
| 02/14 | ACH CREDIT NOVITAS HCCLAIMPMT 898509586*12052961 37~ | | \$1,992.56 | \$23,935.67 |
| 02/14 | ACH CREDIT MERCHANT BANKCD DEPOSIT 250214 447202026889 | | \$2,327.19 | \$26,262.86 |
| 02/14 | DEPOSIT | | \$77,554.66 | \$103,817.52 |
| 02/18 | ACH CREDIT HORIZON HCCLAIMPMT 0027954305*1220999 690\ | | \$60.29 | \$103,877.81 |
| 02/18 | ACH CREDIT 4220999690 HCCLAIMPMT 0085037136*1220999 690\ | | \$143.29 | \$104,021.10 |
| 02/18 | ACH CREDIT HORIZON HCCLAIMPMT 0075442608*1220999 690\ | | \$206.30 | \$104,227.40 |
| 02/18 | ACH CREDIT AARP Supplementa HCCLAIMPMT 11204292286*136273 9571*000036273\ | | \$864.13 | \$105,091.53 |
| 02/18 | ACH CREDIT 9220999690 HCCLAIMPMT 0075013712*1220999 690\ | | \$139.33 | \$105,230.86 |
| 02/18 | ACH CREDIT WELLCARENEWJERSE HCCLAIMPMT 1001366816*1208017 319\ | | \$223.40 | \$105,454.26 |
| 02/18 | ACH CREDIT MERCHANT BANKCD DEPOSIT 250218 447202026889 | | \$747.92 | \$106,202.18 |
| 02/18 | ACH CREDIT MERCHANT BANKCD DEPOSIT 250218 447202026889 | | \$2,068.31 | \$108,270.49 |
| 02/18 | CHECK 3626 | -\$1,318.38 | | \$106,952.11 |
| 02/18 | CHECK 3633 | -\$1,415.99 | | \$105,536.12 |
| 02/18 | CHECK 3627 | -\$1,483.86 | | \$104,052.26 |
| 02/18 | CHECK 3631 | -\$1,497.35 | | \$102,554.91 |
| 02/18 | CHECK 3628 | -\$1,598.98 | | \$100,955.93 |
| 02/18 | CHECK 3625 | -\$1,618.80 | | \$99,337.13 |
| 02/18 | CHECK 3629 | -\$1,976.96 | | \$97,360.17 |
| 02/18 | CHECK 3638 | -\$3,375.51 | | \$93,984.66 |
| 02/18 | CHECK 3632 | -\$3,521.06 | | \$90,463.60 |
| 02/18 | CHECK 3642 | -\$7,979.01 | | \$82,484.59 |
| 02/18 | CHECKING WITHDRAWAL | -\$35,010.00 | | \$47,474.59 |
| 02/18 | ANALYSIS RESULTS CHG ANALYSIS ACTIVITY FOR 01/25 | -\$319.04 | | \$47,155.55 |
| 02/19 | ACH CREDIT | | \$70.63 | \$47,226.18 |





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TRANSACTIONS (continued)

| Date | Description | Withdrawals & Other Debits | Deposits & Other Credits | Balance |
|-------|--|-------------------------------|-----------------------------|-------------|
| | UNITEDHEALTHCARE HCCLAIMPMT W313607111*1411289 245*000087726\ | | | |
| 02/19 | ACH CREDIT | | \$94.57 | \$47,320.75 |
| | UNITEDHEALTHCARE HCCLAIMPMT W313607112*1411289 245*000087726\ | | | |
| 02/19 | ACH CREDIT | | \$94.69 | \$47,415.44 |
| | Clover HMO of Ne HCCLAIMPMT 3522438*1384057194 *000013285\ | | | |
| 02/19 | ACH CREDIT | | \$128.84 | \$47,544.28 |
| | HORIZON HCCLAIMPMT 0075453044*1220999 690\ | | | |
| 02/19 | ACH CREDIT | | \$143.31 | \$47,687.59 |
| | Optum HCCLAIMPMT 2810763255*1300029 448*0000LIFE1\ | | | |
| 02/19 | ACH CREDIT | | \$148.34 | \$47,835.93 |
| | HORIZON HCCLAIMPMT 0027962627*1220999 690\ | | | |
| 02/19 | ACH CREDIT | | \$329.61 | \$48,165.54 |
| | HORIZON HCCLAIMPMT 0027972227*1220999 690\ | | | |
| 02/19 | ACH CREDIT | | \$1,223.21 | \$49,388.75 |
| | Clover Health In HCCLAIMPMT 3521238*1310522223 *000013285\ | | | |
| 02/19 | ACH CREDIT | | \$4,584.32 | \$53,973.07 |
| | NOVITAS HCCLAIMPMT 898517410*12052961 37~ | | | |
| 02/19 | ACH CREDIT | | \$100.07 | \$54,073.14 |
| | UNITEDHEALTHCARE HCCLAIMPMT W313607108*1411289 245*000087726\ | | | |
| 02/19 | ACH CREDIT | | \$3,798.66 | \$57,871.80 |
| | MERCHANT BANKCD DEPOSIT 250219 447202026889 | | | |
| 02/19 | RETURN ITEM | | \$3,375.51 | \$61,247.31 |
| | NOT AUTHORIZED CHECK 3638 | | | |
| 02/19 | CHECK 3637 | -\$1,633.72 | | \$59,613.59 |
| 02/19 | CHECK 3634 | -\$1,839.62 | | \$57,773.97 |
| 02/19 | CHECK 3641 | -\$4,764.33 | | \$53,009.64 |
| 02/20 | ACH CREDIT | | \$2.87 | \$53,012.51 |
| | HORIZON HCCLAIMPMT 0075458663*1220999 690\ | | | |
| 02/20 | ACH CREDIT | | \$50.76 | \$53,063.27 |
| | Optum HCCLAIMPMT 2813245480*1300029 448*0000LIFE1\ | | | |
| 02/20 | ACH CREDIT | | \$75.54 | \$53,138.81 |
| | UnitedHealthcare HCCLAIMPMT S5902800*141128924 5*000087726\ | | | |
| 02/20 | ACH CREDIT | | \$89.84 | \$53,228.65 |
| | HORIZON HCCLAIMPMT 0027986030*1220999 690\ | | | |
| 02/20 | ACH CREDIT | | \$139.17 | \$53,367.82 |
| | HEALTHIER NJ CL HEALTHIER TRN*1*0001268934*2 843673030\ | | | |





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| Date | Description | Withdrawals & Other Debits | Deposits & Other Credits | Balance |
|-------|---|-------------------------------|-----------------------------|-------------|
| 02/20 | ACH CREDIT AARP Supplementa HCCLAIMPMT 11205704631*136273 9571*000036273\ | | \$181.28 | \$53,549.10 |
| 02/20 | ACH CREDIT Clover Health In HCCLAIMPMT 3535259*1310522223 *000013285\ | | \$257.39 | \$53,806.49 |
| 02/20 | ACH CREDIT Clover HMO of Ne HCCLAIMPMT 3527739*1384057194 *000013285\ | | \$291.14 | \$54,097.63 |
| 02/20 | ACH CREDIT Clover HMO of Ne HCCLAIMPMT 3522960*1384057194 *000013285\ | | \$291.14 | \$54,388.77 |
| 02/20 | ACH CREDIT Clover Health In HCCLAIMPMT 3525430*1310522223 *000013285\ | | \$548.84 | \$54,937.61 |
| 02/20 | ACH CREDIT AARP Supplementa HCCLAIMPMT 11206373952*136273 9571*000036273\ | | \$1,009.38 | \$55,946.99 |
| 02/20 | ACH CREDIT Clover Health In HCCLAIMPMT 3532487*1310522223 *000013285\ | | \$1,315.42 | \$57,262.41 |
| 02/20 | ACH CREDIT MERCHANT BANKCD DEPOSIT 250220 447202026889 | | \$1,324.38 | \$58,586.79 |
| 02/20 | CHECK 3639 | -\$6,828.11 | | \$51,758.68 |
| 02/21 | ACH CREDIT Optum HCCLAIMPMT 2816697233*1300029 448*0000LIFE1\ | | \$81.79 | \$51,840.47 |
| 02/21 | ACH CREDIT UnitedHealthcare HCCLAIMPMT S6004392*141128924 5*000087726\ | | \$141.98 | \$51,982.45 |
| 02/21 | ACH CREDIT HEALTHIER NJ CL HEALTHIER TRN*1*0001270728*2 843673030\ | | \$726.21 | \$52,708.66 |
| 02/21 | ACH CREDIT MERCHANT BANKCD DEPOSIT 250221 447202026889 | | \$1,589.58 | \$54,298.24 |
| 02/21 | CHECK 3646 | -\$3,375.51 | | \$50,922.73 |
| 02/24 | ACH CREDIT UnitedHealthcare HCCLAIMPMT S6115602*141128924 5*000087726\ | | \$31.03 | \$50,953.76 |
| 02/24 | ACH CREDIT UnitedHealthcare HCCLAIMPMT 36565300*141128924 5*000087726\ | | \$35.97 | \$50,989.73 |
| 02/24 | ACH CREDIT HORIZON HCCLAIMPMT 0028004543*1220999 690\ | | \$114.59 | \$51,104.32 |
| 02/24 | ACH CREDIT AARP Supplementa HCCLAIMPMT 11207424245*136273 9571*000036273\ | | \$239.85 | \$51,344.17 |
| 02/24 | ACH CREDIT | | \$422.81 | \$51,766.98 |





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TRANSACTIONS (continued)

| Date | Description | Withdrawals & Other Debits | Deposits & Other Credits | Balance |
|-------|---|-------------------------------|-----------------------------|-------------|
| | OXFORD HEALTH IN HCCLAIMPMT 36499797*106111851 5*000006111\ | | | |
| 02/24 | ACH CREDIT Clover Health In HCCLAIMPMT 3543854*131052223 *000013285\ | | \$819.20 | \$52,586.18 |
| 02/24 | ACH CREDIT MERCHANT BANKCD DEPOSIT 250224 447202026889 | | \$625.00 | \$53,211.18 |
| 02/24 | ACH CREDIT MERCHANT BANKCD DEPOSIT 250224 447202026889 | | \$3,805.87 | \$57,017.05 |
| 02/24 | ACH DEBIT OPTIMUM 7870 CABLE PMNT 250224 | -\$69.18 | | \$56,947.87 |
| 02/24 | CHECK 3640 | -\$9,005.59 | | \$47,942.28 |
| 02/25 | ACH CREDIT UNITEDHEALTHCARE HCCLAIMPMT W314351475*1411289 245*000087726\ | | \$29.17 | \$47,971.45 |
| 02/25 | ACH CREDIT UnitedHealthcare HCCLAIMPMT S6184595*141128924 5*000087726\ | | \$51.03 | \$48,022.48 |
| 02/25 | ACH CREDIT United HealthCar HCCLAIMPMT SG15460701*1411289 245*000087726\ | | \$61.39 | \$48,083.87 |
| 02/25 | ACH CREDIT HORIZON HCCLAIMPMT 0075480142*1220999 690\ | | \$74.64 | \$48,158.51 |
| 02/25 | ACH CREDIT HORIZON HCCLAIMPMT 0028022684*1220999 690\ | | \$243.05 | \$48,401.56 |
| 02/25 | ACH CREDIT AARP Supplementa HCCLAIMPMT 11208473981*136273 9571*000036273\ | | \$248.46 | \$48,650.02 |
| 02/25 | ACH CREDIT HORIZON HCCLAIMPMT 0028012650*1220999 690\ | | \$307.25 | \$48,957.27 |
| 02/25 | ACH CREDIT HORIZON HCCLAIMPMT 0075474350*1220999 690\ | | \$336.00 | \$49,293.27 |
| 02/25 | ACH CREDIT NOVITAS HCCLAIMPMT 898534282*12052961 37~ | | \$8,206.92 | \$57,500.19 |
| 02/25 | CHECK 3643 | -\$539.19 | | \$56,961.00 |
| 02/25 | CHECK 3636 | -\$991.44 | | \$55,969.56 |
| 02/25 | CHECK 3630 | -\$1,710.83 | | \$54,258.73 |
| 02/25 | CHECK 3635 | -\$4,145.15 | | \$50,113.58 |
| 02/25 | CHECK 3645 | -\$4,166.66 | | \$45,946.92 |
| 02/25 | CHECK 3644 | -\$23,844.62 | | \$22,102.30 |
| 02/26 | ACH CREDIT HORIZON HCCLAIMPMT 0028028940*1220999 690\ | | \$11.78 | \$22,114.08 |
| 02/26 | ACH CREDIT | | \$115.38 | \$22,229.46 |



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Account Number:

Statement Date:

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P.O. Box 558

Wayne, NJ 07474-0558

TRANSACTIONS (continued)

| Date | Description | Withdrawals & Other Debits | Deposits & Other Credits | Balance |
|-------|---|-------------------------------|-----------------------------|-------------|
| | UnitedHealthcare HCCLAIMPMT S6254671*141128924 5*000087726\ | | | |
| 02/26 | ACH CREDIT GEHA UMR HCCLAIMPMT CN1741810376675504 9119437*1391995276 *0000UMR01\ | | \$167.20 | \$22,396.66 |
| 02/26 | ACH CREDIT Clover Health In HCCLAIMPMT 3554167*1310522223 *000013285\ | | \$2,547.03 | \$24,943.69 |
| 02/26 | ACH CREDIT MERCHANT BANKCD DEPOSIT 250226 447202026889 | | \$1,685.84 | \$26,629.53 |
| 02/26 | RETURN ITEM NOT AUTHORIZED CHECK 3643 | | \$539.19 | \$27,168.72 |
| 02/26 | CHECK 3556 | -\$404.11 | | \$26,764.61 |
| 02/27 | ACH CREDIT HORIZON HCCLAIMPMT 0028037422*1220999 690\ | | \$20.84 | \$26,785.45 |
| 02/27 | ACH CREDIT HORIZON HCCLAIMPMT 0075485905*1220999 690\ | | \$219.12 | \$27,004.57 |
| 02/27 | ACH CREDIT HEALTHIER NJ CL HEALTHIER TRN*1*0001277915*2 843673030\ | | \$220.28 | \$27,224.85 |
| 02/27 | ACH CREDIT OXFORD HEALTH IN HCCLAIMPMT 36725021*106111851 5*000006111\ | | \$288.42 | \$27,513.27 |
| 02/27 | ACH CREDIT AARP Supplementa HCCLAIMPMT 11210243051*136273 9571*000036273\ | | \$408.87 | \$27,922.14 |
| 02/27 | ACH CREDIT NOVITAS HCCLAIMPMT 898542293*12052961 37~ | | \$1,268.41 | \$29,190.55 |
| 02/27 | ACH CREDIT MERCHANT BANKCD DEPOSIT 250227 447202026889 | | \$5,468.75 | \$34,659.30 |
| 02/28 | ACH CREDIT OXFORD HEALTH IN HCCLAIMPMT 36792833*106111851 5*000006111\ | | \$0.75 | \$34,660.05 |
| 02/28 | ACH CREDIT 9220999690 HCCLAIMPMT 0075021976*1220999 690\ | | \$43.51 | \$34,703.56 |
| 02/28 | ACH CREDIT HORIZON HCCLAIMPMT 0075491575*1220999 690\ | | \$69.11 | \$34,772.67 |
| 02/28 | ACH CREDIT HORIZON HCCLAIMPMT 0028047223*1220999 690\ | | \$524.07 | \$35,296.74 |
| 02/28 | ACH CREDIT Clover Health In HCCLAIMPMT 3559626*1310522223 *000013285\ | | \$640.12 | \$35,936.86 |
| 02/28 | ACH CREDIT | | \$784.62 | \$36,721.48 |



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Statement Date:

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P.O. Box 558

Wayne, NJ 07474-0558

TRANSACTIONS (continued)

| Date | Description | Withdrawals & Other Debits | Deposits & Other Credits | Balance |
|-----------------------|---|-------------------------------|-----------------------------|--------------------|
| | AARP Supplementa HCCLAIMPMT 11210715384*136273 9571*000036273\ | | | |
| 02/28 | ACH CREDIT NOVITAS HCCLAIMPMT 898545949*12052961 37~ | | \$3,715.56 | \$40,437.04 |
| 02/28 | ACH CREDIT MERCHANT BANKCD DEPOSIT 250228 447202026889 | | \$4,814.65 | \$45,251.69 |
| Ending Balance | | | | \$45,251.69 |

CHECKS IN ORDER

| Date | Number | Amount | Date | Number | Amount |
|-------|--------|------------|-------|--------|-------------|
| 02/26 | 3556 | \$404.11 | 02/25 | 3636 | \$991.44 |
| 02/18 | 3625* | \$1,618.80 | 02/19 | 3637 | \$1,633.72 |
| 02/18 | 3626 | \$1,318.38 | 02/18 | 3638 | \$3,375.51 |
| 02/18 | 3627 | \$1,483.86 | 02/20 | 3639 | \$6,828.11 |
| 02/18 | 3628 | \$1,598.98 | 02/24 | 3640 | \$9,005.59 |
| 02/18 | 3629 | \$1,976.96 | 02/19 | 3641 | \$4,764.33 |
| 02/25 | 3630 | \$1,710.83 | 02/18 | 3642 | \$7,979.01 |
| 02/18 | 3631 | \$1,497.35 | 02/25 | 3643 | \$539.19 |
| 02/18 | 3632 | \$3,521.06 | 02/25 | 3644 | \$23,844.62 |
| 02/18 | 3633 | \$1,415.99 | 02/25 | 3645 | \$4,166.66 |
| 02/19 | 3634 | \$1,839.62 | 02/21 | 3646 | \$3,375.51 |
| 02/25 | 3635 | \$4,145.15 | | | |

(*) Check Number Missing or Check Converted to Electronic Transaction and Listed under the Transaction section.

OVERDRAFT FEES

| | Total This Period: | Total Year-To-Date: |
|------------------------------|--------------------|---------------------|
| Total Overdraft Fees: | \$30.00 | \$30.00 |





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Wayne, NJ 07474-0558

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Statement Date:
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NJOI NEW JERSEY ORTHOPAEDIC INSTITUTE
OPERATING ACCOUNT
55-138/212
Wayne, NJ 07474-0558

12/18/2024

PAY TO THE ORDER OF: Chase Card Services \$404.11

Four Hundred Four and 11/100

Chase Card Services
P.O. BOX 78076
Phoenix, AZ 85068-0676

MEMO

For Deposit Only - JPMorgan Chase Bank N.A.

02/26/2025 # 3556 \$404.11

NJOI NEW JERSEY ORTHOPAEDIC INSTITUTE
OPERATING ACCOUNT
55-138/212
Wayne, NJ 07474-0558

2/14/2025

PAY TO THE ORDER OF: Tatiana Yascariay \$1,483.86

One Thousand Four Hundred Eighty-Three and 86/100

Tatiana Yascariay

MEMO

Payroll Pay Date 2/14/2025

For Deposit Only - JPMorgan Chase Bank N.A.

02/18/2025 # 3627 \$1,483.86

NJOI NEW JERSEY ORTHOPAEDIC INSTITUTE
OPERATING ACCOUNT
55-138/212
Wayne, NJ 07474-0558

2/14/2025

PAY TO THE ORDER OF: Christina Caveno \$1,618.80

One Thousand Six Hundred Eighteen and 80/100

Christina Caveno

MEMO

Payroll pay date 4/14/2025

For Deposit Only - JPMC

02/18/2025 # 3625 \$1,618.80

NJOI NEW JERSEY ORTHOPAEDIC INSTITUTE
OPERATING ACCOUNT
55-138/212
Wayne, NJ 07474-0558

2/14/2025

PAY TO THE ORDER OF: Jissel Valerio \$1,598.98

One Thousand Five Hundred Ninety-Eight and 98/100

Jissel Valerio

MEMO

Payroll Pay Date 2/14/2025

For Deposit Only - JPMC

02/18/2025 # 3628 \$1,598.98

NJOI NEW JERSEY ORTHOPAEDIC INSTITUTE
OPERATING ACCOUNT
55-138/212
Wayne, NJ 07474-0558

2/16/2025

PAY TO THE ORDER OF: Xelomy Burgos \$1,318.38

One Thousand Three Hundred Eighteen and 38/100

Xelomy Burgos

MEMO

Payroll Pay Date 2/14/2025

For Deposit Only - JPMC

02/18/2025 # 3626 \$1,318.38

NJOI NEW JERSEY ORTHOPAEDIC INSTITUTE
OPERATING ACCOUNT
55-138/212
Wayne, NJ 07474-0558

2/14/2025

PAY TO THE ORDER OF: Angela Reyes \$1,976.96

One Thousand Nine Hundred Seventy-Six and 96/100

Angela Reyes

MEMO

Payroll Pay Date 2/14/2025

For Deposit Only - JPMC

02/18/2025 # 3629 \$1,976.96



Account Number:
Statement Date:
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P.O. Box 558
Wayne, NJ 07474-0558

Check Images for Account XXXXXX9931 (Continued)

3630

NJOI NEW JERSEY ORTHOPAEDIC INSTITUTE
OPERATING ACCOUNT
504 Valley Rd. Ste 200
Wayne, NJ 07474-0524

Valley
55-138/212

2/14/2025

PAY TO THE ORDER OF Wyatt Montferrielle \$ **1,710.83

One Thousand Seven Hundred Ten and 83/100 DOLLARS

Wyatt Montferrielle

MEMO Payroll Pay Date 2/14/2025

3630

02/25/2025 # 3630 \$1,710.83

3633

NJOI NEW JERSEY ORTHOPAEDIC INSTITUTE
OPERATING ACCOUNT
504 Valley Rd. Ste 200
Wayne, NJ 07474-0524

Valley
55-138/212

2/14/2025

PAY TO THE ORDER OF Jennifer Cruz \$ **1,415.99

One Thousand Four Hundred Fifteen and 99/100 DOLLARS

Jennifer Cruz

MEMO Payroll Pay Date 2/14/2025

3633

02/18/2025 # 3633 \$1,415.99

3631

NJOI NEW JERSEY ORTHOPAEDIC INSTITUTE
OPERATING ACCOUNT
504 Valley Rd. Ste 200
Wayne, NJ 07474-0524

Valley
55-138/212

2/14/2025

PAY TO THE ORDER OF Ellis Melissa \$ **1,497.35

One Thousand Four Hundred Ninety Seven and 35/100 DOLLARS

Ellis Melissa

MEMO Payroll Pay Date 2/14/2025

3631

02/18/2025 # 3631 \$1,497.35

3634

NJOI NEW JERSEY ORTHOPAEDIC INSTITUTE
OPERATING ACCOUNT
504 Valley Rd. Ste 200
Wayne, NJ 07474-0524

Valley
55-138/212

2/14/2025

PAY TO THE ORDER OF Deborah Lopez \$ **1,839.62

One Thousand Eight Hundred Thirty Nine and 62/100 DOLLARS

Deborah Lopez

MEMO Payroll Pay Date 2/14/2025

3634

02/19/2025 # 3634 \$1,839.62

3632

NJOI NEW JERSEY ORTHOPAEDIC INSTITUTE
OPERATING ACCOUNT
504 Valley Rd. Ste 200
Wayne, NJ 07474-0524

Valley
55-138/212

2/14/2025

PAY TO THE ORDER OF Ashley Minetti \$ **3,521.06

Three Thousand Five Hundred Twenty One and 06/100 DOLLARS

Ashley Minetti

MEMO Payroll Pay Date 2/14/2025

3632

02/18/2025 # 3632 \$3,521.06

3635

NJOI NEW JERSEY ORTHOPAEDIC INSTITUTE
OPERATING ACCOUNT
504 Valley Rd. Ste 200
Wayne, NJ 07474-0524

Valley
55-138/212

2/14/2025

PAY TO THE ORDER OF Jason Knoch \$ **4,145.15

Four Thousand One Hundred Forty Five and 15/100 DOLLARS

Jason Knoch

MEMO Payroll Pay Date 2/14/2025

3635

02/25/2025 # 3635 \$4,145.15

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Wayne, NJ 07474-0558

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NJOI NEW JERSEY ORTHOPAEDIC INSTITUTE
OPERATING ACCOUNT
504 Valley Rd., Ste 200
Wayne, NJ 07470-3534

3636

2/14/2025

PAY TO THE ORDER OF: Laurelle McInerney \$ 991.44

Nine Hundred Ninety-One and 44/100 DOLLARS

Laurelle McInerney

MEMO: Payroll Pay Date 2/14/2025

3636

02/25/2025 # 3636 \$991.44

NJOI NEW JERSEY ORTHOPAEDIC INSTITUTE
OPERATING ACCOUNT
504 Valley Rd., Ste 200
Wayne, NJ 07470-3534

3639

2/14/2025

PAY TO THE ORDER OF: Robert Palacios, MD \$ 6,828.11

Six Thousand Eight Hundred Twenty-Eight and 11/100 DOLLARS

Robert Palacios, MD

MEMO: Payroll Pay Date 2/14/2025

3639

02/20/2025 # 3639 \$6,828.11

NJOI NEW JERSEY ORTHOPAEDIC INSTITUTE
OPERATING ACCOUNT
504 Valley Rd., Ste 200
Wayne, NJ 07470-3534

3637

2/14/2025

PAY TO THE ORDER OF: Barbara Oros \$ 1,633.72

One Thousand Six Hundred Thirty-Three and 72/100 DOLLARS

Barbara Oros

MEMO: Payroll Pay Date 2/14/2025

3637

02/19/2025 # 3637 \$1,633.72

NJOI NEW JERSEY ORTHOPAEDIC INSTITUTE
OPERATING ACCOUNT
504 Valley Rd., Ste 200
Wayne, NJ 07470-3534

3640

2/14/2025

PAY TO THE ORDER OF: Andrew Sawires, MD \$ 9,005.59

Nine Thousand Five and 59/100 DOLLARS

Andrew Sawires, MD

MEMO: Payroll Pay Date 2/14/2025

3640

02/24/2025 # 3640 \$9,005.59

NJOI NEW JERSEY ORTHOPAEDIC INSTITUTE
OPERATING ACCOUNT
504 Valley Rd., Ste 200
Wayne, NJ 07470-3534

3638

2/14/2025

PAY TO THE ORDER OF: Marc Mortellaro \$ 3,375.51

Three Thousand Three Hundred Seventy-Five and 51/100 DOLLARS

Marc Mortellaro

MEMO: Payroll Pay Date 2/14/2025

3638

02/18/2025 # 3638 \$3,375.51

NJOI NEW JERSEY ORTHOPAEDIC INSTITUTE
OPERATING ACCOUNT
504 Valley Rd., Ste 200
Wayne, NJ 07470-3534

3641

2/14/2025

PAY TO THE ORDER OF: Kinga Skalska-Dybas \$ 4,764.33

Four Thousand Seven Hundred Sixty-Four and 33/100 DOLLARS

Kinga Skalska-Dybas
10 Trafalgar Court
Hackettstown, NJ 07840

MEMO: Payroll Pay Date 2/14/2025

3641

02/19/2025 # 3641 \$4,764.33

59613 0262471 0014-0016 42459931 59613



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Wayne, NJ 07474-0558

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3642

NJOI NEW JERSEY ORTHOPAEDIC INSTITUTE
OPERATING ACCOUNT
504 Valley Rd. Ste. 200
Wayne, NJ 07470-3534

25-138/212 2/14/2025

PAY TO THE ORDER OF: Michael Shindle, MD \$**7,979.01

Seven Thousand Nine Hundred Seventy-Nine and 01/100 DOLLARS

Michael Shindle, MD

MEMO Payroll Pay Date 2/14/2025

6007

02/18/2025 # 3642 \$7,979.01

3645

NJOI NEW JERSEY ORTHOPAEDIC INSTITUTE
OPERATING ACCOUNT
504 Valley Rd. Ste. 200
Wayne, NJ 07470-3534

55-138/212 2/20/2025

PAY TO THE ORDER OF: SportsCare Institute, Inc. \$**4,166.66

Four Thousand One Hundred Sixty-Six and 66/100 DOLLARS

SportsCare Institute, Inc.
11 Eagle Rock Ave
East Hanover, NJ 07936

MEMO

02/25/2025 # 3645 \$4,166.66

3643

NJOI NEW JERSEY ORTHOPAEDIC INSTITUTE
OPERATING ACCOUNT
504 Valley Rd. Ste. 200
Wayne, NJ 07470-3534

55-138/212 2/14/2025

PAY TO THE ORDER OF: Barbara Davis \$**539.19

Five Hundred Thirty-Nine and 19/100 DOLLARS

Barbara Davis

MEMO Payroll Pay Date 2/14/2025

BOFD RTN 935
2/24/2025
12:32:02
JVANVARI
TMID 5119

02/25/2025 # 3643 \$539.19

3646

NJOI NEW JERSEY ORTHOPAEDIC INSTITUTE
OPERATING ACCOUNT
504 Valley Rd. Ste. 200
Wayne, NJ 07470-3534

55-138/212 2/20/2025

PAY TO THE ORDER OF: Marc Montellaro \$**3,375.51

Three Thousand Three Hundred Seventy-Five and 51/100 DOLLARS

Marc Montellaro

MEMO Payroll Pay Date 2/14/2025

For Deposit Only - JPMC

02/21/2025 # 3646 \$3,375.51

3644

NJOI NEW JERSEY ORTHOPAEDIC INSTITUTE
OPERATING ACCOUNT
504 Valley Rd. Ste. 200
Wayne, NJ 07470-3534

55-138/212 2/20/2025

PAY TO THE ORDER OF: Associate Member Trust \$**23,844.62

Twenty-Three Thousand Eight Hundred Forty-Four and 62/100 DOLLARS

Associate Member Trust
635 Morris Turnpike, Suite 2 A
Short Hills, NJ 07078

MEMO Coverage February 2025

TRN DEBIT KIPASTEN 23844.62
Springfield-NJ 0021

02/25/2025 # 3644 \$23,844.62

59613 0262472 0015-0016 42459931 59613



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P.O. Box 558

Wayne, NJ 07474-0558

To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

| | |
|--|--|
| 1 Enter ending statement balance | |
| 2 Add deposits recorded in your checkbook but not shown on this statement. | |
| 3 Total (1 plus 2 above) | |
| 4 Subtract total check(s) outstanding | |
| 5 Balance (3 less 4 should equal checkbook balance) | |

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

B. Under Applicable State Law

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

For additional terms and conditions applicable to your account statement, please refer to your account agreement.

